

In re:
John A. Kilgore & Wendy A. Kilgore,
Debtor(s)

Chapter 7 Case

Bky. No. 03-19218-BP

2004 JAN 26 PM 2:17
AGREEMENT TO REAFFIRM DEBT

1. On the date this case was filed, John A. Kilgore was indebted to General Motors Acceptance Corporation ("Creditor") based upon a Contract dated April 29, 2002 (the "Contract").
2. Creditor has a valid and perfected security interest in a U00 CHEVEXPRESS RV VIN 1GBFG15R6Y1272906.
3. The undersigned agrees to pay Creditor the sum of \$15,581.62 with interest thereon at the rate of 14.95% per annum computed from November 21, 2003 as follows:
☐ payment of \$_____ on _____, and
☒ payment of \$473.96 on December 11, 2003, and
☒ in monthly installments of \$473.96 commencing on December 29, 2003 and continuing on the same day of each succeeding month.
4. This Agreement incorporates all the terms and conditions of the documents evidencing the above-described indebtedness, except as otherwise specifically stated in this Agreement.
5. **THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.**

NOTICE TO THE DEBTOR(S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE TO CREDITOR AT THE ADDRESS SET FORTH BELOW.

Dated 1-15-04

J. A. Kilgore
Debtor

Dated 1-15-04

Wendy Kilgore
Debtor

Dated 01-20-04

GENERAL MOTORS ACCEPTANCE CORPORATION

By J. Pickard
J. Pickard, Agent
1700 West Highway 36, Suite 510
Roseville, MN 55113
(651) 367-2000

DECLARATION OF ATTORNEY FOR DEBTOR(S)

The undersigned hereby declares, under penalty of perjury, as follows: I am the attorney who has represented the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences an agreement of the kind specified in Section 524(c) of the Bankruptcy Code and any default under such agreement.

Dated 1-15-04

Kathleen D Mezher
KATHLEEN D MEZHER, Attorney for Debtor(s)